

MOPERM

NEWSLETTER

FALL 2025 / RELEASED OCTOBER 2025

Please share this newsletter with employees, officials, and board members.



AT A GLANCE

MISSOURI STATE HOLIDAYS

The MOPERM offices will be closed in observance of the following holidays:

Veterans Day	November 11
Thanksgiving Day	November 27
Christmas Day	December 25

RENEWALS

October 1st Renewals

Renewal coverage documents have been made available to members and agents in MAPS. If you do not see them available, please contact MOPERM's Underwriting Department.

January 1st Renewals

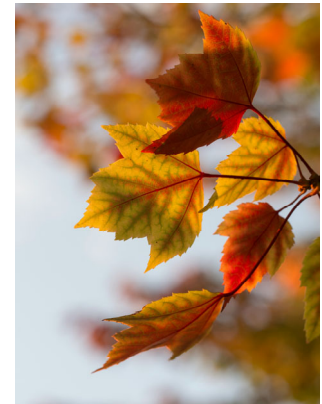
November 1: Surveys due

December 8: Policies and invoices released.

January 8: Renewal payments due.

TACKLE THE HAZARDS FALL LEAVES BEHIND

As temperatures drop and leaves begin to fall, public properties face a noticeable increase in slip-related incidents. Wet leaves can be just as slick as ice, creating hidden hazards on sidewalks, steps, and high-traffic pathways. Municipal buildings, school campuses, and park facilities should consider a proactive approach to keep surfaces safe and accessible for all visitors.



A simple seasonal inspection plan can significantly reduce risk.

Ensure maintenance teams prioritize clearing leaves and debris from entrances, ADA routes, and parking lots, especially after storms. With daylight fading earlier, evaluate outdoor lighting to improve visibility where pedestrians and vehicles mix. A well-lit and clean walkway not only supports safety but helps your organization defend against liability if an incident occurs.

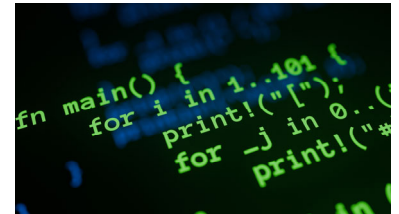
Parks, playgrounds, and trail systems deserve special attention this time of year. Leaf piles may conceal uneven surfaces, holes, or equipment issues, and overhanging branches weighed down by wind or weather can become falling hazards. Regular documented inspections help identify and address these risks before they lead to injuries.

By staying ahead of seasonal maintenance and record-keeping, public entities can reduce preventable claims and ensure that community members enjoy the fall season safely.

CYBERSECURITY AWARENESS MONTH: DON'T GET TRICKED THIS FALL

October marks Cybersecurity Awareness Month. It's the perfect time to remind employees that digital threats rise right alongside fall festivities. Public entities are frequent targets for phishing scams, especially during budget planning, holiday scheduling, and benefit renewal periods when staff expect more email traffic.

Cybercriminals take advantage of seasonal distractions, using messages that appear to come from trusted contacts like finance teams, supervisors, or community partners. A single click on a malicious link can lead to system downtime, data exposure, or significant financial loss.



Encourage employees to slow down and think before they click. Verify unexpected requests, hover over links to check legitimacy, and report anything suspicious. Multi-factor authentication, strong passwords, and regular training remain essential layers of defense.

This fall, make cybersecurity a shared responsibility. A vigilant workforce protects community services, public data, and operational continuity all season long.

MAPS TRAINING

MOPERM offers virtual training to all agents and members on how to navigate the MOPERM Account Portal System (MAPS). If you would be interested in setting up a training session, please contact the member services department at memberservices@moperm.com or calling 888-389-8198.



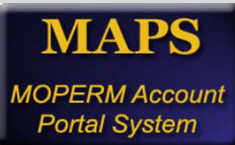
MOPERM MAPS PORTAL

MAPS is a great asset and allows access to valuable information about a member's coverage.

A User ID and password are required to log into MAPS. If you would like to schedule a visit or conference call to learn more about the MAPS portal and receive a User ID and password, please contact:

Lori Collins at lori-collins@moperm.com or 888-389-8198, ext 1121

Lori can assist if you are unable to locate your password and user ID. You may also contact Daniel Webb at 888-389-8198, ext 1116 or Daniel-webb@moperm.com for assistance.



Please be advised that each member and agency is assigned a single sign-on for MAPS, which should be shared with individuals requiring access to their policies.

QUESTIONS OR COMMENTS? CONTACT:

Member Services

Email: memberservices@moperm.com

Phone: 888-389-8198

Fax: 573-751-8276

www.moperm.com



Access MOPERM's online course catalog by clicking this icon at www.moperm.com.